

Exhibit 6



Year built: 2004

Square footage: 1224

Construction: Frame

COVERAGE & LIMITS:

Insurance is provided for the following coverages only when a limit is shown.

<u>POLICY COVERAGE:</u>	<u>LIMIT OF LIABILITY</u>
(Section I – Property):	
Coverage A - Dwelling (your home)	\$240,000
Coverage B - Other structures	\$48,000
Coverage C - Personal property	\$168,000
Coverage D - Loss of use	\$72,000
(Section II – Liability):	
Coverage E - Personal liability	\$300,000 (each occurrence)
Coverage F - Medical payment to others	\$1,000 (each person)

* If more than one property is insured under this policy, Section I and Section II coverages of each location may not be added together in the event of a loss.

<u>PROPERTY SUBJECT TO SPECIAL LIMIT:</u>	<u>LIMIT OF LIABILITY</u>
Jewelry, Watches and Furs	\$2,000
Money	\$200
Securities	\$200
Silverware, Goldware and Pewterware	\$2,000
Firearms	\$2,000
Electronic Apparatus in or upon a motor vehicle	\$2,000

HOMEOWNERS POLICY

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. You agree that the policy has been issued in reliance upon the statements in the Declarations and the application.

DEFINITIONS

- A.** In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We", "us" and "our" refer to the Company providing this insurance.
- B.** In addition, certain words and phrases are defined as follows:
1. "Actual cash value" means the amount it would cost to repair or replace covered property, at the time of loss, with material of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence. "Actual cash value" applies to valuation of covered property regardless of whether that property has sustained partial or total loss.
 2. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **b.** below, mean the following:
 - a. Liability for "bodily injury" or "property damage" arising out of the:
 - (1) Ownership of such vehicle or craft by an "insured";
 - (2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;
 - (3) Entrustment of such vehicle or craft by an "insured" to any person;
 - (4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
 - (5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.
 - b. For the purpose of this definition:
 - (1) Aircraft means any contrivance used or designed for flight except model or hobby aircraft not used or designed to carry people, cargo, or photographic or sound equipment;
 - (2) Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
 - (3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and
 - (4) Motor vehicle means a "motor vehicle" as defined in **11.** below.
 3. "Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.
 4. "Building" means a structure with a floor, walls and a roof.
 5. "Business" means:
 - a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 - b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to



SPINNAKER INSURANCE COMPANY
A STOCK INSURANCE COMPANY

HOME OFFICES
223 S. Wacker Drive, Suite 5500
Chicago, IL 60606

ADMINISTRATIVE OFFICES
1 Pluckemin Way, Suite 102
Bedminster, NJ 07921
Telephone No. +(1) 908-274-1731
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PROGRAM ADMINISTRATOR
Hippo Analytics Inc.
dba Hippo Insurance Services ("Hippo")
P.O. Box 909
Austin, TX 78767

**HOMEOWNERS INSURANCE POLICY
DECLARATIONS PAGE**
(TO REPORT A CLAIM PLEASE CALL: (888) HIPPO-22)

INSURED:

Karen Carr
262 S SEKIU AIRPORT RD, Sekiu, Washington 98381

TYPE: NEW POLICY

ADDITIONAL INSURED(S):

n/a

POLICY INFORMATION:

Policy #: HWA-7291391-00
Policy Created Date: 11/02/2021
Policy Effective Date*: 11/19/2021 12:01 am
Policy Expiration Date*: 11/19/2022 12:01 am
*Standard time zone at property location

PROPERTY LOCATION ("Residence Premises"):

Address: 262 S SEKIU AIRPORT RD, Sekiu, Washington 98381
Paid By: Escrow
Policy type: HO3

perform the activity;

(3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or

(4) The rendering of home day care services to a relative of an "insured".

6. "Employee" means an employee of an "insured", or an employee leased to an "insured" by a labor leasing firm under an agreement between an "insured" and the labor leasing firm, whose duties are other than those performed by a "residence employee".

7. "Fuel System" means:

a. One or more container, tanks or vessels which have a total combined fuel storage capacity of 100 or more U.S. gallons; and:

(1) Are, or were used to hold fuel; and

(2) Are, or were located on any one location.

b. Any pumping apparatus, which includes the motor, gauge, nozzle, hose or pipes that are, or were, connected to one or more containers, tanks or vessels described in Paragraph a.;

c. Filler pipes and flues connected to one or more containers, tanks or vessels described in Paragraph a.;

d. A boiler, furnace or a water heater, the fuel for which is stored in a container, tank or vessel described in Paragraph a.;

e. Fittings and pipes connecting the boiler, furnace or water heater to one or more containers, tanks or vessels described in Paragraph a.; or

f. A structure that is specifically designed and built to hold escaped or released fuel from one or more containers, tanks or vessels described in Paragraph a.

A "fuel system" does not include any fuel tanks that are permanently affixed to a "motor vehicle" or watercraft owned by an "insured", used for powering the "motor vehicle" or watercraft and not used at any time or in any manner for "business".

8. "Fungi" means:

a. any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by "fungi";

b. Under Section II, this does not include any "fungi" that are, are on, or are contained in, a product or goods intended for consumption.

9. "Insured" means:

a. You and residents of your household who are:

(1) Your relatives; or

(2) Other persons under the age of 21 and in your care or the care of a resident of your household who is your relative;

b. A student enrolled in school full-time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of:

(1) 24 and your relative; or

(2) 21 and in your care or the care of a resident of your household who is your relative; or

c. Under Section II:

(1) With respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person described in 9.a. or b. "Insured" does not mean a person or organization using or having custody of these animals or watercraft in the course of any "business" or without consent of the owner; or

(2) With respect to a "motor vehicle" to which this policy applies:

- (a)** Persons while engaged in your employ or that of any person described in **9.a.** or **b.**; or
 - (b)** Other persons using the vehicle on an "insured location" with your consent.
- d.** Any Additional Insured named in the Declarations, but only with respect to Coverages **A, B, E** and **F** and only for the "residence premises".

Under both Sections **I** and **II**, when the word **an** immediately precedes the word "insured", the words **an** "insured" together mean one or more "insureds".

10. "Insured location" means:

- a.** The "residence premises";
- b.** The part of other premises, other structures and grounds used by you as a residence; and
 - (1)** Which is shown in the Declarations; or
 - (2)** Which is acquired by you during the policy period for your use as a residence and reported to us within (30) days of its acquisition;
- c.** Any premises used by you in connection with a premises described in **a.** and **b.** above;
- d.** Any part of a premises, not used for "business" purposes:
 - (1)** Not owned by an "insured"; and
 - (2)** Where an "insured" is "temporarily residing";
- e.** Vacant land, not used for "business" purposes, other than farm land, owned by or rented to an "insured";
- f.** Land owned by or rented to an "insured" on which a one-, two-, three- or four-family dwelling is being built as a residence for an "insured";
- g.** Individual or family cemetery plots or burial vaults of an "insured";
- h.** Any part of a premises occasionally rented to an "insured" for other than "business" use;
- i.** Any premises owned by you and rented to others for use as a residence by not more than three families, if shown in the Declarations as an **ADDITIONAL RESIDENCE RENTED TO OTHERS**; or
- j.** Any other structure on the "residence premises" rented to others as a private residence for a limit of liability is shown in the Declarations for **STRUCTURES RENTED TO OTHERS**.

11. "Motor vehicle" means:

- a.** A motorized land vehicle designed for travel on public roads or subject to motor vehicle registration. A motorized land vehicle in dead storage on an "insured location" is not a motor vehicle;
- b.** A motorized amphibious vehicle;
- c.** Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **a.** above. A boat, camper, or utility trailer not being towed by or carried on a vehicle included in **11.a.** is not a motor vehicle;
- d.** A motorized golf cart, snowmobile, or other motorized land vehicle owned by an "insured" and designed for recreational use off public roads, while off an "insured location". A motorized golf cart while used for golfing purposes is not a motor vehicle;
- e.** A motorized bicycle, tricycle or similar type of equipment owned by an "insured" while off an "insured location"; or
- f.** Any vehicle while being towed by or carried on a vehicle included in **11.a.**, **11.b.**, **11.c.** or **11.d.**

12. "Occurrence" means an accident, which first happens or first commences during the policy period, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

- a. "Bodily injury"; or
 - b. "Property damage".
13. "Perils Insured Against" means the perils for which coverage is provided.
14. "Property damage" means physical injury to, destruction of tangible property, including the loss of use of tangible property.
15. "Replacement cost" means the amount necessary to repair or replace the damaged property with no deduction for depreciation.
16. "Residence employee" means:
- a. An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the "residence premises", including household or domestic services; or
 - b. One who performs similar duties elsewhere not related to the "business" of an "insured".
- A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.
17. "Residence premises" means:
- a. The one-family dwelling where you reside;
 - b. The two-, three- or four-family dwelling where you reside in at least one of the family units; or
 - c. That part of any other "building" where you reside; and
- which is shown as the "residence premises" in the Declarations.
- "Residence premises" also includes other structures and grounds at that location.
18. "Temporarily Residing" means residence in a hotel, motel, vacation residence or similar facility. It does not include any residence that an "insured" has occupied, rented or leased for 60 days or longer, or that an "insured" intended to occupy for 60 days or longer.

DEDUCTIBLE

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable under Section I that exceeds the deductible amount shown in the Declarations.

SECTION I – PROPERTY COVERAGES

A. Coverage A – Dwelling

- 1. We cover:
 - a. The dwelling on the "residence premises" shown in the Declarations, including structures attached to the dwelling; and
 - b. Materials and supplies located on or next to the "residence premises" used to construct, alter or repair the dwelling or other structures on the "residence premises".
- 2. We do not cover land, including land on which the dwelling is located.

B. Coverage B – Other Structures

- 1. We cover other structures on the "residence premises" set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.
- 2. We do not cover:

other microbes or rot.

- c. The most we will pay under this additional coverage is the limit of liability shown in the Declarations for Limited Fungi, Other Microbes or Rot. This is the most we will pay for the total of all loss or costs regardless of the:

- (1) Number of locations or items of property insured under the policy; or
- (2) Number of losses or claims made during the policy period.

This coverage does not increase the limit of liability that applies to the damaged property.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

1. We insure against direct physical loss to property described in Coverages A and B.

2. We do not insure, however, for loss:

- a. Excluded under Section I – Exclusions;
- b. Involving collapse, except as provided in E.8. Collapse under Section I – Property Coverages; or
- c. Caused by:

- (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:

- (a) Maintain heat in the “building”; or
- (b) Shut off the water supply and drain all systems and appliances of water.

However, if the “building” is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the “building” for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

- (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (a) Fence, pavement, patio or swimming pool;
 - (b) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a “building”, or other structure;
 - (c) Retaining wall or bulkhead that does not support all or part of a “building” or other structure; or
 - (d) Pier, wharf or dock;
- (3) Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
- (4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
- (5) Constant or repeated seepage or leakage of water or steam, or the presence of condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more; or
- (6) Any of the following:
 - (a) Wear and tear, marring, deterioration;
 - (b) Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

This peril means sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

14. Freezing

- a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have used reasonable care to:

- (1) Maintain heat in the "building"; or
- (2) Shut off the water supply and drain all systems and appliances of water.

However, if the "building" is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the "building" for coverage to apply.

- b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

15. Sudden And Accidental Damage From Artificially Generated Electrical Current

This peril does not include loss to tubes, transistors, electronic components or circuitry that is a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

16. Volcanic Eruption

This peril does not include loss caused by earthquake, land shock waves or tremors.

COVERAGE A – DWELLING AND COVERAGE B – OTHER STRUCTURES AND COVERAGE C – PERSONAL PROPERTY

Under Coverage **A**, **B** or **C**, we do not cover diminution in value of any dwelling, other structures or personal property either repaired or replaced. Diminution in value means that actual or perceived loss in market value or resale value which results from a direct physical loss.

SECTION I – EXCLUSIONS

- A. We do not insure, under any coverage, for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of

- (a) the cause of the excluded event;
- (b) other causes of the loss; or
- (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss.

1. Ordinance Or Law

Ordinance Or Law means any ordinance or law:

- a. Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This Exclusion **A.1.a.** does not apply to the amount of coverage that may be provided for in **E.11. Ordinance Or Law** under Section **I – Property Coverages**;
- b. The requirements of which result in a loss in value to property; or
- c. Requiring any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This Exclusion **A.1.** applies whether or not the property has been physically damaged.

2. Earth Movement

Earth Movement means:

- a. Earthquake and earthquake aftershocks;
- b. Volcano activity including:
 - (1) Volcanic Eruption;
 - (2) Volcanic Explosion;
 - (3) Effusion of Volcanic Material; or
 - (4) Lava Flow;
- c. Mudslide, including mudflow, debris flow, landslide, avalanche, or sediment;
- d. Sinkhole; or
- e. Subsidence;
- f. Excavation collapse;
- g. Erosion; or
- h. Any expansion, shifting, rising, sinking, contracting, or settling of the earth, soil or land.

This exclusion applies whether or not the earth, soil or land is combined or mixed with water or any other liquid or natural or manmade material.

However, loss caused directly by the specified perils:

- (a) fire;
- (b) explosion;
- (c) Breakage of dwelling glass or safety glazing material, including storm doors or windows; or
- (d) Theft

Following any "earth movement" is covered.

3. Water Damage

Water Damage, meaning:

- a. Flood, surface water, ground water, storm surge, waves, wave wash, tidal water including tidal wave and tsunami, tsunami seiche, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind;
- b. Any water or water-borne material that enters through or backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or
- c. Any water or water-borne material located below the surface of the ground, including water or water-borne material
 - (1) which exerts pressure on, or seeps, leaks or flows into:
 - (a) Any part of the dwelling or other structures;
 - (b) The foundation of the dwelling or other structures;
 - (c) Any paved surface located on the "residence premises"; or
 - (d) Any spa, hot tub, or swimming pool
 - (2) Which causes "earth movement"; or
- d. Any overflow, release, migration or discharge of water in any manner from a dam, levee, dike, hurricane barrier or any water or flood control device.

Direct loss by fire, explosion or theft resulting from water damage is covered.

4. Power Failure

Power Failure means the failure of power or other utility service if the failure takes place off the "residence premises". But if the failure results in a loss, from a Peril Insured Against on the "residence premises", we will pay for the loss caused by that peril.

This exclusion does not apply to the REFRIGERATED PRODUCTS COVERAGE that may be afforded under Additional Coverage **E. 13**.

5. Neglect

Neglect means neglect of an "insured" to use all reasonable means to save and preserve property at and after the time of a loss.

6. War

War includes the following and any consequence of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution;
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

7. Nuclear Hazard

This Exclusion **A.7**, pertains to Nuclear Hazard to the extent set forth in **N. Nuclear Hazard Clause** under Section **I – Conditions**.

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

This exclusion does not apply, with respect to loss to covered property caused by fire, to an "insured" who does not commit or conspire to commit any act that results in loss by fire. We cover such "insured" only to the extent of that "insured's" legal interest, but not exceeding the applicable limit of liability.

We may apply reasonable standards of proof to claims for such loss.

9. Governmental Action

Governmental Action means the destruction, confiscation or seizure of property described in Coverage **A**, **B** or **C** by order of any governmental or public authority.

This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this policy.

10. Asbestos Removal

11. "Fungi", Other Microbes or Rot, meaning any loss or cost resulting from, arising out of, caused by, consisting of, or related to, "fungi", other microbes or rot. This exclusion does not apply to:

- a. "Fungi", other microbes or rot coverage that may be afforded under Additional Coverage **E.14**. Limited "Fungi", Other Microbes or Rot; or
- b. "Fungi", other microbes or rot that results from fire or lightning.

B. We do not insure for loss to property described in Coverages A and B caused by any of the following.

However, any ensuing loss to property described in Coverages A and B not precluded by any other provision in this policy is covered.

- 1. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with

a cause or event excluded in **A.** above to produce the loss.

2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
3. **Faulty, inadequate or defective:**
 - a. **Planning, zoning, development, surveying, siting;**
 - b. **Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;**
 - c. **Materials used in repair, construction, renovation or remodeling; or**
 - d. **Maintenance;****of part or all of any property whether on or off the "residence premises".**

SECTION I – CONDITIONS

A. Your Duties to Maintain Policy Limits

It is your sole responsibility to propose and then maintain adequate amounts of insurance on your dwelling and personal property. We will provide and adjust annually, either up or down, an estimate of the "replacement cost" based upon general factors for your area supplied by appraisal agencies. We do not guarantee that the limits quoted, offered, selected or adjusted annually will be sufficient to rebuild your dwelling or replace your personal property. Alterations to your property may result in significant changes in "replacement cost". Rebuilding costs may rise substantially in the event of regional mass disasters. In the event that you do not agree with the limits or annual adjustments we suggest, you may obtain an appraisal or contractor estimate which we will consider, but are not obligated to accept. Higher coverage amounts to which we agree will result in higher premiums.

You will be notified with each renewal of your policy of the new amount of coverage. Payment of your renewal is all that is necessary to indicate your acceptance of the new amount.

B. Insurable Interest And Limit Of Liability

Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

1. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or
2. For more than the applicable limit of liability.

C. Duties After Loss

In case of a loss to covered property, the following duties must be performed either by you, an "insured" seeking coverage, or a representative of either:

1. Give prompt notice to us or our agent;
2. Notify the police in case of loss by theft;
3. Notify the credit card or electronic fund transfer card or access device company in case of loss as provided for in **E.6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money** under Section I – Property Coverages;
4. Protect the property from further damage. If repairs to the property are required, you must:
 - a. Make reasonable and necessary repairs to protect the property; and
 - b. Keep an accurate record of repair expenses;
5. Cooperate with us in the investigation of a claim;
6. Prepare an inventory of damaged personal property showing the quantity, description, "actual cash value" and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WASHINGTON AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

HOMEOWNERS POLICY (HO003)

I. DEFINITIONS, paragraph **A.** is replaced by the following:

A. In this policy, "you" and "your" refer to:

1. The "named insured" shown in the Declarations; and
2. The spouse if a resident of the same household, including a domestic partner registered under Washington law, if a resident of the same household.

"We", "us" and "our" refer to the Company providing this insurance.

II. DEFINITIONS, paragraph **B.**, item **1.** "Actual cash value" is replaced by the following:

1. "Actual cash value" means:

- a. The cost of repairing the damage, less reasonable deduction for wear and tear, deterioration and obsolescence when the damage to property is economically repairable.
- b. The market value of property in a used condition equal to that of the destroyed property, if reasonably available on the used market, when the loss or damage to property creates a total loss.
- c. Otherwise, the market value of new, identical, or nearly identical property less reasonable deduction for wear and tear, deterioration and obsolescence.

III. DEFINITIONS, paragraph **B.**, item **3.** "Bodily Injury" is replaced by the following:

3. "Bodily injury" means bodily harm, sickness or disease, except a disease which is transmitted by an "insured" through sexual contact. "Bodily injury" includes required care, loss of services and death resulting from covered bodily harm, sickness or disease.

IV. DEFINITIONS, paragraph **B.**, item **15.** "Replacement cost" is replaced by the following:

15. "Replacement cost" means:

- a. In case of loss or damage to buildings, the cost, at the time of loss, to repair or replace the damaged property with new materials of like kind and quality, without deduction for depreciation.
- b. In case of loss to personal property, the cost, at the time of loss, of a new article identical to the one damaged, destroyed, or stolen. When the identical article is no longer manufactured or is not available, replacement cost means the cost of a new article similar to the one damaged or destroyed and which is of comparable quality and usefulness, without deduction for depreciation.

V. The following is added to **DEFINITIONS**:

"Domestic abuse" means:

- a. Physical harm, "bodily injury", assault or the infliction of fear of imminent physical harm, "bodily injury" or assault between family or household members;

- b. Sexual assault of one family or household member by another;
- c. Stalking, as defined in RCW 9A.46.110, of one family or household member by another family or household member; or
- d. Intentionally, knowingly, or recklessly causing damage to property so as to intimidate or attempt to control the behavior of another family or household member.

VI. SECTION I – PROPERTY COVERAGES, paragraph C. Personal Property, item 4. Property Not Covered, sub-item c.(2) is replaced by the following:

- (2)** We do cover "Motor vehicles" not required to be licensed for use on public roads or property which are:

VII. SECTION I – PROPERTY COVERAGES, paragraph E. Additional Coverages, item 1. Debris Removal, sub-item a. is replaced by the following:

- a. We will pay your reasonable expense for the removal of debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit is available for such expense.

VIII. SECTION I – PROPERTY COVERAGES, paragraph E. Additional Coverages, item 1. Debris Removal, sub-item b.(4)(a) is replaced by the following:

- (a)** Block(s) a driveway on the "residence premises" which prevent(s) a "motor vehicle", that is licensed for use on public roads or property, from entering or leaving the "residence premises"; or

IX. SECTION I – PROPERTY COVERAGES, paragraph E. Additional Coverages, item 9. Glass Or Safety Glazing Material, sub-item b.(2) is replaced by the following:

- (2)** On the "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the loss, except when the breakage results directly from earth movement as provided in a.(2) above. A dwelling being constructed is not considered vacant.

X. SECTION I – PERILS INSURED AGAINST, paragraph A. Coverage A – Dwelling And Coverage B – Other Structures, item 2., sub-item c.(4) is replaced by the following:

- (4)** Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

XI. SECTION I – PERILS INSURED AGAINST, paragraph B. Coverage C – Personal Property, item 16. Volcanic Eruption is replaced by the following:

16. Volcanic Action

- a. This peril means direct loss resulting from the eruption of a volcano when the loss is caused by:
 - (1)** Volcanic blast or airborne shock waves;
 - (2)** Ash, dust, or particulate matter; or
 - (3)** Lava flow.